

WARRANTY DEED

FOR AND IN CONSIDERATION of the sum of Ten Dollars (\$10.00), cash in hand paid; and other good and valuable considerations, the receipt and sufficiency of all of which is hereby acknowledged, the undersigned, MELINDA D. CARMICHAEL,

does hereby sell, convey and warrant unto JERRY R. RAMEY and wife, MONA J. RAMEY, as joint tenants with full rights of survivorship and not as tenants in common, the following described land and property situated in DeSoto County, State of Mississippi, to-wit:

Lot 122, Southern Pines Subdivision, in Section 31, Township 1 South, Range 7 West, City of Southaven, DeSoto County, Mississippi, as recorded in Plat Book 21 at Pages 43-46, reference to which is hereby made in aid of and as a part of this description.

AS A PART of the consideration above mentioned the grantees herein agree to assume and pay the balance due on that certain indebtedness held by NATIONAL MORTGAGE COMPANY, and secured by a deed of trust on file and of record in the office of the Chancery Clerk of the County of DeSoto, State of Mississippi, in Deed of Trust Book 380 at page 217.

IT IS AGREED AND UNDERSTOOD that advalorem taxes have been prorated.

THIS CONVEYANCE is subject to any and all recorded building restrictions, right of ways, easements or mineral

reservations applicable to the above described property.

WITNESS the respective hand and signature of the undersigned grantors hereto affixed on this the 8th day of August, 1990.

Melinda D. Carmichael
MELINDA D. CARMICHAEL

STATE OF TENN.

COUNTY OF Shelby

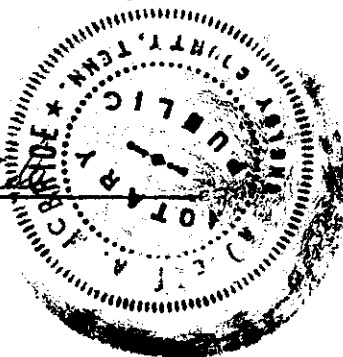
PERSONALLY came and appeared before me, the undersigned authority in and for the jurisdiction aforesaid, MELINDA D. CARMICHAEL,

who acknowledged that she signed and delivered the above and foregoing instrument of writing on the day and for the purposes therein mentioned.

WITNESS MY SIGNATURE AND OFFICIAL SEAL OF OFFICE this 8th day of August, 1990.

Robert H. McBride
NOTARY PUBLIC

My Commission Expires: 8-31-93



STATE MS.-DESOTO CO. D.T.
FILED

AUG 16 10 44 AM '90

RECORDED 8/16/90
DEED BOOK 228
PAGE 302
W.E. DAVIS CH. CLK.

GRANTORS ADDRESS: 42 Old Ridgebury Road, Danbury, CT 06810.
TELEPHONE NO.: (203) 796-3619 (601) 349-0930

GRANTEES ADDRESS: 838 Cloverleaf Drive, Southaven, MS 38671
TELEPHONE NO.: (Work) 795-4278 (Home) 794-0550